

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-16511-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alvaro O. Britto  
44 Roseberry Street  
Phillipsburg, NJ 08865

Lillian M. Britto  
44 Roseberry Street  
Phillipsburg, NJ 08865

Social Security No.:

xxx-xx-4903

xxx-xx-8684

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 18, 2021.

Dated: March 18, 2021

JAN: wir

Jeanne Naughton  
Clerk

In re:  
Alvaro O. Britto  
Lillian M. Britto  
Debtors

Case No. 20-16511-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 18, 2021

Form ID: plncf13

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alvaro O. Britto, Lillian M. Britto, 44 Roseberry Street, Phillipsburg, NJ 08865-1628
518834008	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
518862289	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518834009	+ Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518885110	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518866982	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518834022	FCI Lender Services, Inc., PO Box 27370, Anaheim, CA 92809-0112
518860540	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518834025	Medallion Bank, 4315 Pickett Road, PO Box 3999, Saint Joseph, MO 64503-0999
518834026	+ Milford-Frenchtown Auto Parts, 1002 Milford-Frenchtown Road, Milford, NJ 08848-2237
518834027	+ Ms. Betty J. Kocsis, 1102 North Kiowa Street, Allentown, PA 18109-3365
518834028	NewRez, c/o PHH Mortgage Services, PO Box 5452, Mount Laurel, NJ 08054-5452
518890250	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
518834031	+ RAS Citron Law Offices, 130 clinton Road, Suite 202, Fairfield, NJ 07004-2927
518834032	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518839214	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court:, Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
518834033	+ Snap-On Tools, 850 Calowhill Road, Perkasio, PA 18944-3328
518839827	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
518873072	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518843590	+ U.S. Bank National Association, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518866860	+ VAK M100 Fund, LLC, 224 E. Jericho Turnpike, South Huntington, NY 11746-7304
518834040	Wells Fargo Bank, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048
518842730	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 18 2021 22:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 18 2021 22:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518834006	+ Email/Text: backoffice@affirm.com	Mar 18 2021 22:09:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
518834007	Email/Text: ally@ebn.phinsolutions.com	Mar 18 2021 22:07:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
518862948	Email/Text: ally@ebn.phinsolutions.com	Mar 18 2021 22:07:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518834012	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

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		Mar 18 2021 21:42:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518861895	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 18 2021 21:43:14	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518861921	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 18 2021 21:36:41	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518834016	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 18 2021 21:42:04	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518834018	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 21:36:50	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518834019	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 21:36:51	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
518896182	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 21:43:25	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518834020	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 21:31:54	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518834021	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 21:43:25	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518890366	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2021 22:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518834023	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 21:31:36	Home Depot Credit Services, PO Box 790345, Saint Louis, MO 63179-0345
518834017	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 18 2021 21:30:27	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518834024	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 18 2021 22:07:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518896672	Email/PDF: resurgentbknofications@resurgent.com	Mar 18 2021 21:42:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518834029	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2021 22:07:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518903122	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2021 21:30:50	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518881441	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2021 21:42:26	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518902877	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2021 21:30:50	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
518834034	+ Email/PDF: gecsed@recoverycorp.com	Mar 18 2021 21:30:00	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518891259	+ Email/PDF: gecsed@recoverycorp.com	Mar 18 2021 21:30:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518834035	+ Email/PDF: gecsed@recoverycorp.com	Mar 18 2021 21:41:36	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518834036	+ Email/PDF: gecsed@recoverycorp.com	Mar 18 2021 21:41:36	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518834037	+ Email/Text: bankruptcysst@alorica.com	Mar 18 2021 22:07:00	Systems & Services Technologies, Inc., Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518896527	+ Email/Text: bankruptcysst@alorica.com	Mar 18 2021 22:07:00	Systems & Services Technologies, Inc., 4315

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Pickett Road, Bankruptcy Department, St. Joseph,  
MO 64503-1600

518834038

Email/Text: bankruptcy@td.com

Mar 18 2021 22:08:00

TD Bank, N.A., 32 Chestnut Street, Po Box 1377,  
Lewiston, ME 04243

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518834010	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518834011	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518834013	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518834014	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518834015	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518834030	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518834039	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court., TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor VAK M100 Fund LLC dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com informationathnk@aol.com
Steve F. Dunbar	on behalf of Joint Debtor Lillian M. Britto dunbarlaw@enter.net r40333@notify.bestcase.com
Steve F. Dunbar	on behalf of Debtor Alvaro O. Britto dunbarlaw@enter.net r40333@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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